

**Amendments To Claims:**

This listing of claims will replace all prior versions and listings of claims in the application.

**Listing of Claims:**

1. (Currently Amended) A method comprising of encouraging user savings, said method including:

receiving, by a computer, user financial information, wherein the user financial information comprises user savings goal information, user debt information and user income information; in a first computer system from a second computer system connected to the first computer system by a network, wherein the user financial information is received by:

————— (a) prompting the user to enter user savings goal information into the second computer system;

————— (b) prompting the user to enter user debt information and user income information into the second computer system after the user enters the user savings goal information; and

————— (c) transferring the entered user financial information from the second computer system to the first computer system via a network;

transferring, by the computer and based upon the user savings goal information and the user income information, a savings amount to a user savings account, wherein the savings amount is at least a portion of user income;

analyzing, by the computer, the user debt information to determine a plurality of pending debt payments;

determining, by the computer, a plurality of penalties by analyzing, for each of the plurality of pending debt payments, a penalty associated with at least one of a payment amount and a payment timing; and

determining, by the computer, a recommending a payment hierarchy based upon the savings amount, the plurality of penalties and at least one of the payment information, the user savings goal information and the user income information using the received financial information, wherein the payment hierarchy minimizes the plurality of penalties.

~~includes at least a portion of the user income allocated to a user savings account and a portion of the user income allocated to the user debt wherein the recommended payment hierarchy is generated by first computer system;~~

~~——— acquiring user income; and~~

~~transferring at least a portion of the user income, based at least in part upon the payment hierarchy, to a user savings account and a payee.~~

2. (Currently Amended) The method of claim 1, ~~wherein the transferring step includes transferring at least a portion of the user income to the user savings account prior to, during, or after transferring user income to the user debt~~ further comprising transferring, based at least in part upon the payment hierarchy, at least a portion of the user income to a payee associated with a first debt, wherein at least a portion of the plurality of debt payments comprise the first debt.

3. (Currently Amended) The method of claim 1, wherein the transferring step the savings amount includes transferring ~~at least a portion of the user income to the user savings account at, at least one of:~~ a predetermined time period, before payment of certain bills, after payment of certain bills, or after a random time period.

4. (Currently Amended) The method of claim 1, wherein the transferring step the savings amount includes transferring ~~at least a portion of the user income to the user savings account~~ based upon user purchase data.

5. (Currently Amended) The method of claim 1, wherein the transferring step the savings amount includes transferring ~~at least a portion of the user income to the user savings account~~ based upon user purchase data, wherein said purchase data includes at least one of: a dollar amount, a percentage of purchase amount, and a number of transactions.

6. (Currently Amended) The method of claim 1, wherein the transferring step the savings amount includes transferring ~~at least a portion of the user income to the user savings account~~ at least one of: after sufficient funds are available in a user account, on a certain date, upon a certain amount

of funds being transferred to the user account, based upon user criteria, based upon a user override selection, or based upon historical user selections.

7. (Currently Amended) The method of claim 1, ~~wherein the~~ further comprising transferring step ~~includes transferring~~ at least a portion of the user income to ~~at least one~~ a charity.

8. (Currently Amended) The method of claim 1, ~~wherein the~~ further comprising transferring step ~~includes transferring~~ at least a portion of the user income to ~~at least one~~ a charity based upon the payment hierarchy.

9. (Currently Amended) The method of claim 1, wherein the ~~step of transferring user income~~ the savings amount includes transferring at least a portion of the user income and payment hierarchy information to an automatic bill payment system.

10. (Currently Amended) The method of claim 1, wherein the ~~step of transferring user income~~ the savings amount includes transferring at least a portion of the user income and selected payee information to an automatic bill payment system.

11. (Currently Amended) The method of claim 1, wherein the ~~step of transferring user income~~ the savings amount includes transferring at least a portion of the user income and payment hierarchy information to an automatic bill payment system, and enabling the user to perform at least one of ~~the following~~: select bills to be paid and to select a date for a bill to be paid.

12. (Currently Amended) The method of claim 1, wherein the ~~step of transferring user income~~ the savings amount further includes transferring at least a portion of the user income by at least one of:

prompting the user to transfer user income,

prompting the user to select a particular transfer of funds,

providing at least one [[:]] of cash and a negotiable instrument to at least one of: the user, a guardian, and a third party,

withdrawing funds from the user account and depositing the funds in a third party account,  
transferring the user income to a financial instrument, and  
placing selected funds in a pooled account.

13. (Currently Amended) The method of claim 1, wherein the ~~step of transferring user income~~ the savings amount further includes transferring at least a portion of the user income to a financial instrument, and sending the financial instrument to the user at predetermined intervals.

14. (Currently Amended) The method of claim ~~[[1]]~~ 2, wherein the ~~step of transferring user income to the payee~~ includes enabling the user to initiate transfer of the user income to the payee.

15. (Currently Amended) The method of claim 1, wherein ~~said~~ the user financial information includes user income source information related to a plurality of user income sources.

16. (Currently Amended) The method of claim 1, wherein ~~said~~ the user financial information includes user debt information related to a plurality of user debts to a plurality of payees.

17. (Currently Amended) The method of claim 1, ~~wherein the recommended payment hierarchy includes assigning a first priority to the portion of user income allocated to the user savings account and assigning a second priority to the portion of user income allocated to the user debt.~~ further comprising prompting the user to enter user savings goal information, and prompting the user to enter user debt information and user income information into a second computer system after the user enters the user savings goal information.

18. (Currently Amended) ~~The method of claim 17, wherein the first priority assigned to the portion of user income allocated to the user savings account is greater than the second priority assigned to the portion of user income allocated to the user debt.~~

A system comprising:

a network interface communicating with a memory;

the memory communicating with a processor; and

the processor, when executing a computer program, is configured to:

receive user financial information, wherein the user financial information comprises user savings goal information, user debt information and user income information;

transfer, based upon the user savings goal information and the user income information, a savings amount to a user savings account, wherein the savings amount is at least a portion of user income;

analyze the user debt information to determine a plurality of pending debt payments;

determine a plurality of penalties by analyzing, for each of the plurality of pending debt payments, a penalty associated with at least one of a payment amount and a payment timing; and

determine a payment hierarchy based upon the savings amount, the plurality of penalties and at least one of the payment information, the user savings goal information and the user income information, wherein the payment hierarchy minimizes the plurality of penalties.

19. (Currently Amended) ~~A method of encouraging user savings using a first computer system and a second computer system, said method including:~~

~~(a) prompting the user to enter user savings goal information into the second computer system;~~

~~————— (b) acquiring user income and transferring at least a portion of the user income to a user savings account based at least in part upon the entered user saving goal;~~

~~————— (c) prompting the user to enter user debt information and user income information into the second computer system after the user enters the user savings goal information; and~~

~~————— recommending a payment hierarchy using the received financial information, wherein the payment hierarchy includes at least a portion of the user income allocated to the user savings account and a portion of the user income allocated to the user debt, wherein the recommended payment hierarchy is generated by first computer system;~~

~~————— wherein the entered user financial information is transferred from the second computer system to the first computer system via a network.~~

A tangible computer-readable medium having computer-executable instructions stored thereon that, if executed by a computer, cause the computer to perform operations comprising:

receiving, by the computer, user financial information, wherein the user financial information comprises user savings goal information, user debt information and user income information;

transferring, by the computer and based upon the user savings goal information and the user income information, a savings amount to a user savings account, wherein the savings amount is at least a portion of user income;

analyzing, by the computer, the user debt information to determine a plurality of pending debt payments;

determining, by the computer, a plurality of penalties by analyzing, for each of the plurality of pending debt payments, a penalty associated with at least one of a payment amount and a payment timing; and

determining, by the computer, a payment hierarchy based upon the savings amount, the plurality of penalties and at least one of the payment information, the user savings goal information and the user income information, wherein the payment hierarchy minimizes the plurality of penalties.